

Certificate Number: 16339-PAE-DE-039930449

Bankruptcy Case Number: 20-12617



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 31, 2025, at 5:18 o'clock PM EDT, Monica Schwartz completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 31, 2025 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor